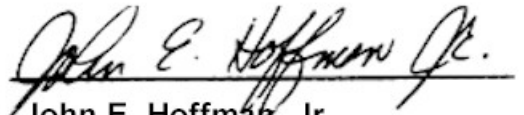


This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.

IT IS SO ORDERED.

Dated: October 25, 2010




John E. Hoffman, Jr.
United States Bankruptcy Judge

BK1009187
(DP)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
AT COLUMBUS

IN RE:

ELIZABETH ANNETTE CAMERON
Debtor

Case No. 10-50991

Chapter 13
Judge Hoffman, Jr.

ORDER GRANTING MOTION FOR
ORDER AUTHORIZING LOAN
MODIFICATION OF THE SECURED
CREDITOR, AMERICAN HOME
MORTGAGE SERVICING, INC.
(PROPERTY ADDRESS: 5005
MAJESTIC DRIVE EAST,
COLUMBUS, OH 43232) (DOC.
#36)

This matter came to be considered on the Motion for Order Authorizing Loan Modification (the "Motion") filed by American Home Mortgage Servicing, Inc. ("Movant") on September 13, 2010 as Pacer Document #36 for the property located at 5005 Majestic Drive East, Columbus, OH 43232.

Movant has alleged that good cause exists for granting the

Motion and that Debtor, counsel for Debtor, the Chapter 13 Trustee, and all necessary parties were served with the Motion as indicated on the Certificate of Service attached to said Motion. No party filed a response or otherwise appeared in opposition to the Motion.

Based on this, it appears appropriate to grant the authorization requested.

IT IS THEREFORE ORDERED:

1. The Motion is granted and the Debtor and Secured Creditor are permitted to enter into a Loan Modification Agreement according to the terms attached to this order as Exhibit "A".

SO ORDERED

/s/ Steven H. Patterson
Ohio Supreme Court #0073452
LERNER, SAMPSON & ROTHFUSS
Attorneys for Movant
P.O. Box 5480
Cincinnati, Ohio 45201-5480
(513) 412-6600, ext. 3373
(513) 354-6464 fax
sohbk@lsrlaw.com

/s/Karen E. Hamilton
Karen E Hamilton, Esq.
Ohio Supreme Court #0064808
31 East Whittier Street
Columbus, OH 43206
(614) 443-7920
(614) 443-7922
khamiltonlaw@sbcglobal.net

COPIES TO:

DEFAULT LIST

EX. A

HOME AFFORDABLE MODIFICATION PROGRAM

SCHEDULE A MODIFICATION SUMMARY

Loan Number: [REDACTED] 1640

Borrower Name: Robert Cameron

Co-Borrower Name: Elizabeth Cameron

Modification Summary	Original Terms	Modified Terms	Variance	% Change
Payment - P&I	\$788.83	\$674.32	(\$114.51)	
Payment - Escrow	\$180.50	\$253.16	\$72.66	
Payment - HOA	\$20.47	\$20.47	\$0.00	
Total Payment	\$969.33	\$927.48	(\$41.85)	-4.3
Interest Rate	8.250	5.000	-3.250	
Remaining Term	292	292	0	
Current UPB	\$100,542.94	\$113,776.18	\$13,233.24	
LTV	287%	325%	38%	
Maturity Date	09/01/2034	09/01/2034		
Est PITIAS Variance	(\$173.09)			
Est Bor Mth Inc	\$83.33			
Est half of Pmt Var	\$86.55			
Max Mth Inc Amt	\$83.33			

ADDITIONAL NOTES

Mod Effective Date: 06/01/2010

Interest Rate Fixed thru the maturity of the loan

###